



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 09/785,783 Filing Date: February 16, 2001  
Confirmation No.: 3408  
First Named Inventor: Robert A. Foster  
Assignee: Financial Systems Technology  
Examiner: Fischer, Andrew J. Art Unit: 3627  
Attorney Docket No.: M-9381 US

San Jose, California  
January 14, 2005

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Amendment**

Dear Sir:

This submission responds to the Final Office Action mailed by the United States Patent and Trademark Office on October 14, 2004. Please amend the above-referenced patent application as follows:

LAW OFFICES OF  
CPHERSON KWOK CHEN &  
HEID LLP

1762 Technology Drive  
Suite 226  
SAN JOSE, CA 95110

TEL (408) 392-9250  
FAX (408) 392-9262